

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS**

IN RE:  
MCBRIDE, JAMES C.

Debtor(s)

CHAPTER 7 CASE  
CASE NO. 05-24407 ABG  
JUDGE A. Benjamin Goldgar

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS  
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT  
OF PROPERTY BY THE TRUSTEE**

**TO** the Debtor(s), Creditors, and other Parties in Interest:

1. **NOTICE IS HEREBY GIVEN** that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: Park City Branch Court  
301 Greenleaf Avenue  
Courtroom B  
Park City, IL 60085

on: January 30, 2009  
at: 2:00 P.M.

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The Trustee's Final Report shows total:

a. Receipts	\$ <u>523,133.90</u>
b. Disbursements	\$ <u>391,476.97</u>
c. Net Cash Available for Distribution	\$ <u>131,656.93</u>

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously Paid	Fees Now <u>Requested</u>	Expenses Now <u>Requested</u>
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JOHN E. GIERUM (Trustee Expenses)	0.00	\$331.40
JOHN E. GIERUM (Trustee Fees)	0.00	\$29,012.00
Lois West, Popowcer Katten, Ltd. (Trustee's Accountant Fees)	0.00	\$924.00
Gierum & Mantas (Trustee's Firm Legal Fees)	1,408.66	\$ 0

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	None	Compensation Previously <u>Paid</u>	Fees Now <u>Requested</u>	Expenses Now <u>Requested</u>
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6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are:

None

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
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7. Claims of general unsecured creditors totaling \$487,040.64 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 20.88%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
1	Presidential Financial Group of the Midwest	\$ 258,876.95	\$ 54069.78
2	Discover Financial Services	\$ 5,368.15	\$ 1121.16
3	Advanta Bank Corp.	\$ 42,089.75	\$ 8790.65
4	Commercial Card Solutions	\$ 12,254.73	\$ 2559.46
5	American Express Travel Related Services Co., Inc.	\$ 856.65	\$ 178.92
6	MBNA America Bank NA	\$ 34,749.47	\$ 7255.69
7	First National Bank of Omaha	\$ 9,798.74	\$ 2046.47
9	Henri Corporation	\$ 25,380.00	\$ 5300.74
10	Oracle Talent	\$ 26,680.00	\$ 5572.25

11	eCast Settlement Corporation	\$ 1,650.23	\$ 344.66
12	eCast Settlement Corporation	\$ 17,945.01	\$ 3747.90
13	Productivity Card/GECF	\$ 5,261.03	\$ 1098.79
14	eCast Settlement Corporation	\$ 17,631.49	\$ 3682.42
15	AT&T/Cingular Wireless	\$ 1,053.94	\$ 220.12
16	Citibank(South Dakota) NA	\$ 27,444.50	\$ 5731.92

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The Trustee proposed to abandon the following property at the hearing: cash, bank accounts, household goods, prints, clothing, golf clubs, life insurance, 401(k), corporate stock and 1997 Blazer.

Date December 30, 2008  
d: \_\_\_\_\_

For the Court,

**KENNETH S. GARDNER**  
Kenneth S. Gardner  
Clerk of the U.S. Bankruptcy Court  
219 S. Dearborn Street; 7th Floor  
Chicago, IL 60604

Trustee: JOHN E. GIERUM  
Address: GIERUM & MANTAS  
SUITE 1015  
9700 WEST HIGGINS ROAD  
ROSEMONT, IL 60018  
Phone No.: (847) 318-9130

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 05-24407User: amcc7  
Form ID: pdf002Page 1 of 2  
Total Served: 76

Date Rcvd: Dec 30, 2008

The following entities were served by first class mail on Jan 01, 2009.

db +James C McBride, 71 Foxhill Dr, Buffalo Grove, IL 60089-1572  
 aty +Arthur G Simon, Crane Heyman Simon Welch & Clar, 135 S Lasalle St Suite 3705,  
     Chicago, IL 60603-4101  
 tr +John E Gierum, John E Gierum, Gierum & Mantas, 9700 Higgins Road, Suite 1015,  
     Rosemont, IL 60018-4712  
 9721090 +ABN AMRO Mortgage Group, Inc., Bankruptcy Department, 7159 Corklan Drive,  
     Jacksonville, FL 32258-4455  
 9472971 +ABN Amro Mortgage Group, Inc., c/o McCall Raymer et al, Bankruptcy Department,  
     1544 Old Alabama Road, Roswell, Georgia 30076-2102  
 9472974 AT&T Wireless, P.O. Box 8220, Aurora, IL 60572-8220  
 10160770 +AT&T/Cingular Wireless, c/o Creditors Bankruptcy Service, P O Box 740933,  
     Dallas, TX 75374-0933  
 9472972 Advanta Bank Corp., Bankruptcy, Welsh & McKean Roads, PO Box 844,  
     Spring House, PA 19477-0844  
 9472973 American Express, P.O. Box 650448, Dallas, TX 75265-0448  
 9673753 American Express Travel Related Services Co., Inc., c/o Becket and Lee, LLP, P.O. Box 3001,  
     Malvern, PA 19355-0701  
 9472977 Bank One Visa, P.O. Box 15153, Wilmington, DE 19886-5153  
 9472978 Bank One Visa, P.O. Box 15298, Wilmington, DE 19850-5298  
 9472979 Bank One/JP Morgan Chase Bank, P.O. Box 260180, Baton Rouge, LA 70826-0180  
 9472975 Bank of America, P.O. Box 650260, Dallas, TX 75265-0260  
 9472976 Bank of America, P.O. Box 17064, Wilmington, DE 19850-7064  
 9472980 +Bauch & Michaels, 53 W Jackson, Suite 1115, Chicago, IL 60604-3566  
 9472981 Benefit Consultants Group, P.O. Box 405, Riverton, NJ 08077-0405  
 9472982 Capital One Services, P.O. Box 85015, Richmond, VA 23285-5015  
 9472984 Capital One Visa, Remittance Processing, P.O. Box 34631, Seattle, WA 98124-1631  
 9472983 Capital One Visa, Attn: Remittance Processing, P.O. Box 34631, Seattle, WA 98124-1631  
 9941645 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Ave, Ste 900,  
     Seattle, WA 98121-2339  
 9472985 Chase/Bank One, P.O. Box 15153, Wilmington, DE 19886-5153  
 9472986 Citi Aadvantage Business Mastercard, P.O. Box 6309, The Lakes, NV 88901-6309  
 9472987 Citi Business Mastercard, Citibank, P.O. Box 6309, The Lakes, NV 88901-6309  
 9472988 Citibank, P.O. Box 688915, Des Moines, IA 50368-8915  
 10408111 Citibank(South Dakota) NA, Citibank Choice, Exception Payment Processing, PO Box 6305,  
     The Lakes, NV 88901-6305  
 9472989 ComEd, Bill Payment Center, Schaumburg, IL 60173-4818  
 9472992 Commercial Card Solutions, P.O. Box 57510, Salt Lake City, UT 84157-0510  
 9667323 +Commercial Card Solutions, Attn: April Paweu, 3949 S 700 E Suite 500,  
     Salt Lake City, UT 84107-2386  
 9472993 +Countrywide Home, P.O. Box 650225, Dallas, TX 75265-0225  
 9472994 +Cyber & Allied Solutions, Inc., 1709 Junction Ct., Ste. 390, San Jose, CA 95112-1044  
 9472995 +DICE.com, 4939 Collections Center Drive, Chicago, IL 60693-0049  
 9472997 Encore Receivable Management, P.O. Box 3330, Olathe, KS 66063-3330  
 9688022 +First National Bank of Omaha, PO Box 2951, Omaha, Nebraksa 68103-2951  
 9472998 First National Bank of Omaha Visa, P.O. Box 2814, Omaha, NE 68103-2814  
 9472999 GE Productivity Visa Card, P.O. Box 410426, Salt Lake City, UT 84141-0426  
 9473000 GM Chase Business Mastercard, Chase Manhattan Bank USA, N.A., P.O. Box 29019,  
     Omaha, NE 68103-2394  
 9473001 +HIBjobs, LLC, 1910 Cochran Rd., Ste. 230, Pittsburgh, PA 15220-1273  
 9473002 +Harris Bank (LOC), 3225 Kirchoff, Rolling Meadows, IL 60008-1821  
 9473003 +Henri Corporation, 7600 Welcome Dr., Wake Forest, NC 27587-8718  
 9473004 +Henrie Corp., 7600 Welcome Dr., Wake Forest, NC 27587-8718  
 9473005 Hewlett-Packard Financial, P.O. Box 402582, Atlanta, GA 30384-2582  
 9473006 HireRight, Inc., P.O. Box 51231, Los Angeles, CA 90051-5531  
 9773737 +Joseph M Gagliardo, Laner Muchin Dombrow Becker et al, 515 N State St Ste 2800,  
     Chicago, IL 60654-4688  
 9473007 +LMDBLT, Ltd., 515 N. State St., Ste. 2800, Chicago, IL 60654-4821  
 9473010 MBNA America, P.O. Box 15102, Wilmington, DE 19886-5102  
 9473011 MBNA America, P.O. Box 15027, Wilmington, DE 19850-5027  
 9473009 +MBNA America Bank NA, PO Box 15168, Wilmington, DE 19850-5168  
 9473008 +Mastech Emplifi, 1000 Commerce Dr., Ste. 500, Pittsburgh, PA 15275-1039  
 9473012 Monster.com, TMP Worldwide, P.O. Box 90364, Chicago, IL 60696-0364  
 9473013 My Chauffeur, P.O. Box 631446, Baltimore, MD 21263-1446  
 9473014 +Northern Trust Line of Credit, 50 S. LaSalle St., Attn: Francisco Martinex, Jr. B-1,  
     Chicago, IL 60603-1003  
 9473015 +OPEX Communications, Inc., P.O. Box 429, Elk Grove Village, IL 60009-0429  
 9473016 +Oracle Talent, Attn: Murray M. Tilson, President, 9512 SE Plover Dr,  
     Portland, OR 97086-5664  
 9472991 P.O. Box 29063, Phoenix, AZ 85038-9063  
 9473017 People.com, P.O. Box 905964, Charlotte, NC 28290-5964  
 9473019 Platinum Plus Visa for Business, P.O. Box 15469, Wilmington, DE 19850-5469  
 9473018 Platinum Plus for Business, P.O. Box 15463, Wilmington, DE 19850-5463  
 9473020 +Presidential Financial Group of the Midwest, c/o Marjorie J Merrica,  
     435 N LaSalle Street, Suite 204, Chicago, IL 60654-4588  
 9473021 +Productivity Card/GECF, P.O. Box 520310, Salt Lake City, UT 84152-0310  
 9473022 Providian, P.O. Box 660487, Dallas, TX 75266-0487  
 9473023 +Remington Schaumburg, LLC, c/o Janko Financial Group, 3030 Finley Rd., Ste. 110,  
     Downers Grove, IL 60515-1163  
 9473024 +SBC Internet Services, 4865 Collections Center Dr., Chicago, IL 60693-0048  
 9473025 Sears Master Gold Card, P.O. Box 182156, Columbus, OH 43218-2156  
 9773738 Shell Oil Gasoline Card Center, POB 689151, Des Moines, IA 50368-9151  
 9473026 The Bayard Firm, P.O. Box 35130, Wilmington, DE 19899-5130  
 9473027 The Hartford, P.O. Box 2907, Hartford, CT 06104-2907

District/off: 0752-1  
Case: 05-24407

User: amcc7  
Form ID: pdf002

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Total Served: 76

Date Rcvd: Dec 30, 2008

9473028 +VSK Soft, Inc., 970 Corte Madera, #808, Sunnyvale, CA 94085-1631  
9473030 +WF Business Direct, P.O. Box 348750, Sacramento, CA 95834-8750  
9473029 Wells Fargo Mastercard, Payment Remittance Center, P.O. Box 54349,  
Los Angeles, CA 90054-0349  
9473031 +Worldnet Corp., 1355 Remington, Suite E, Schaumburg, IL 60173-4818  
9473032 Xerox Corp., P.O. Box 802567, Chicago, IL 60680-2567  
9473033 +Xolutions, Inc., 5129 Rotherfield Court, Charlotte, NC 28277-2661  
9473034 +Xolutions, Inc., 5129 Rotherfield Ct., Charlotte, NC 28277-2661  
9999590 eCast Settlement Corporation, POB 35480, Newark NJ 07193-5480

The following entities were served by electronic transmission on Dec 31, 2008.

9472996 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 31 2008 03:48:22 Discover Financial Services,  
P.O. Box 30395, Salt Lake City, UT 84130-0395

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
aty Gierum & Mantas  
9472990 Commercial Card Solutions

TOTALS: 2, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2009

Signature:

